

# WATERLOG

NFIP NEWSLETTER-FLOOD INSURANCE NEWS IN IDAHO

SPRING 2007

## Map Modernization in Idaho

Excerpts taken from  
**FEMA Flood Map  
Modernization Mid-  
Course Adjustment**



FEMA

Flood Map Modernization impacts millions of citizens nationwide. FEMA's flood maps serve the Nation for insurance and flood disaster mitigation and relief. In 2002, industry experts reported, lenders and insurance agents used flood maps more than 30 million times. Flood hazard maps impact some 2 million development permits issued for new structures each year, and all Federally regulated mortgages issued require that flood hazard maps be consulted.

[Ten years ago] FEMA developed an initial strategy for Flood Map Modernization and provided a vision for a 5-year, \$1 billion program. This approach targeted the creation of a digital flood layer for the Nation as the highest priority. This vision was formalized in 1997 and subsequently updated and refined in 1999, 2001, 2004, and 2006. Flood Map Modernization was designed to achieve this vision, as well as to respond to congressional intent and stakeholder input, by leveraging program resources through partnerships with other Federal agencies and State and local governments involved in the NFIP.

See FEMA on page 2

## EMI Course Schedule Available

FEMA's Emergency Management Institute (EMI) has updated its course schedule to include Fiscal Year 2008. The new schedule can be found at: <http://training.fema.gov/EMIWeb/EMICourses/>. These courses are reserved for state and local government staff and because the classes fill up quickly, applications should be sent in as early as possible. There are no out of pocket expenses associated with EMI training sessions and they serve as an excellent opportunity to learn more about floodplain management around the country, program specifications of the NFIP, and the chance network with other floodplain administrators.

## National Meeting for Floodplain Managers

The Association of State Floodplain Managers will convene our 31st annual gathering – the world's largest and most comprehensive floodplain management conference – the week of June 3-8, 2007, in Norfolk, Virginia. This year's theme is "Charting the Course to New Perspectives in Floodplain Management."

Norfolk is beset with miles of lake, river, and bay shoreline, with the Atlantic coast nearby, so "Charting The Course" is a relevant theme in keeping with its unique nautical legacy. For floodplain managers, it means tracking the progress and making critical decisions for approaching storms, hurricanes, tornadoes, and other such tempests. It also represents the increasing trends in human migration and development in flood-prone areas.

Throughout the week, 180 of the industry's experts will conduct plenary and concurrent sessions and share the state-of-the-art in techniques, programs, and resources to accomplish flood mitigation, watershed management, and other community goals. A three-day comprehensive exposition features the materials, equipment, accessories, and services vital to get the job done. Supplementary technical field tours and workshops provide in-depth training. Numerous networking activities offer additional opportunities to learn from each other.



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## Community Spotlight... City of Meridian, Idaho

Kyle Radek, P.E., Floodplain Administrator

### Topic: Floodplain Overlay Districts

The City of Meridian is working on updating its flood hazard prevention code. One change that is being considered is the creation of overlay districts in GIS where FEMA floodplains and floodways exist. This would allow the floodplain administrator to:

#### 1. Expand the overlay districts either through automatic buffering, or by field surveys and overlay amendments to ensure floodplain development is adequately identified and floodway encroachment is prevented.

This is especially important when considering development next to a floodway that is not clearly defined by topography. If development is constructed according to surveys based on the FEMA layer, and the FEMA layer is not accurate, floodway encroachment may result. The expanded overlays can provide a safety net, and would not necessarily be a loss of any rights for property owners, because the floodplain and floodway can be refined by detailed hydraulic study upon development.

#### 2. Apply the rules of development in floodplain overlay districts to areas removed from the FEMA floodplain by fill. Even though an area may be removed from the SFHA by fill, it would not be removed from the overlay district, and buildings must meet the same standards. This would allow the floodplain administrator to exceed the standard of "reasonably safe from flooding" and, help to avoid development outside of the regulatory floodplain that is still subject to property damage from flooding.

*Community Spotlight gives Floodplain Administrators in the State of Idaho an opportunity to communicate to other communities what they are working on in their city or county in terms of Floodplain Management. If you would like to contribute to a future issue of WATERLOG please contact [Barbara McEvoy](#).*

### FEMA from front page

The goals of the Flood Map Modernization initiative in 2001 as stated in *Modernizing FEMA's Flood Hazard Mapping Program: A Progress Report* were to convert approximately 80 percent of existing paper map panels to digital format with a high-quality base map, update 20 percent of the existing panels with new flood risk information while converting them to digital format, and add 13,700 completely new panels (also in digital format) to cover previously unmapped communities.

### FEMA's Mid-Course Adjustment

September 2006 the Map Modernization vision was adjusted to meet time and budget constraints. The new projections described in FEMA's Mid-Course Adjustment are (percentage of entire United States):

- Mapped stream and coastal miles meeting 2005 Floodplain Boundary Standard > 75%
- Population covered by maps meeting 2005 Floodplain Boundary Standard > 80%
- Mapped stream and coastal miles with new, updated, or validated engineering > 30%
- Population covered by maps with new, updated, or validated engineering > 40%
- Land area of continental United States covered by digital flood maps > 65%
- U.S. population covered by digital flood maps > 92%

### Idaho Counties sequenced for future mapping:

**Bannock (2007)**  
**Benewah**  
**Blaine**  
**Bonner (2008)**  
**Canyon (2007)**

**Jefferson (2007)**  
**Kootenai**  
**Twin Falls (2007)**  
**Washington (2007)**

The selection of these counties is based on the (1) national flood risk assessment (termed *sequencing*): population, growth, housing units, flood insurance policies, flood insurance claims, repetitive loss, and declared flood disasters, (2) priorities identified by the States, and (3) level of participation in the flood map update process (leveraging data resources).

## WATERLOG

Waterlog is the NFIP newsletter and Flood Insurance News published quarterly by the Idaho Department of Water Resources.

**C. L. "Butch" Otter, Governor**  
**Dave Tuthill, Interim Director**  
**Mary McGowen, Floodplain Management, Coordinator**  
**Diane M. Stroup, Graphic Design**



# FLOOD INSURANCE



## Don't wait until it's too late

There is a standard 30-day waiting period, from date of purchase, before a new flood policy goes into effect. If your lender requires flood insurance in connection with the making, increasing, extending, or renewing of your loan, there is no waiting period.

## You never know when a flood will occur

Floods can happen anytime, anywhere—to anyone. 25% of all flood insurance claims are submitted by policyholders in low to moderate risk areas. Policyholders in high-risk areas have a 26% chance of experiencing a flood over the life of a 30-year mortgage. Just because you haven't experienced a flood yet doesn't mean you never will.

## You can save money by annually renewing your coverage

Most policyholders living in areas where the flood risk has increased can renew at the same lower rate, based on their previous flood zone. Continuous flood insurance coverage gives you continuous protection against financial loss due to flood damage.

## You could end up losing money if your policy lapses

If your policy lapses and the Flood Insurance Rate Map is updated, a subsequent policy could be charged a higher premium that reflects an increased flood risk. If you rely on Federal disaster assistance, it often comes in the form of loans that must be repaid with interest.



Eagle, Idaho Spring 2006

## Your bank is counting on you to protect your investment

When you purchase a home, you accept liability for any damage (from fire, wind, hail, theft...and flooding) that may occur as long as you own your home. Your homeowners insurance does not cover floods. If you live in a high-risk area, and if you have a federally regulated home loan, flood insurance renewal is required.

To purchase flood insurance call your local agent or visit [FloodSmart.gov](http://FloodSmart.gov) for help finding an agent

in your area.

# A Reminder about FEMA's Technical Bulletin 11-01

Kate Eiriksson

The State NFIP Office has been periodically addressing crawlspace construction questions and decided that this was an excellent opportunity to remind floodplain administrators and interested parties about FEMA's guidance on the issue. A link to the complete Technical Bulletin is available on FEMA's website at <http://www.fema.gov/fima/techbul.shtm>.

The following are some selected excerpts from FEMA's *Technical Bulletin 11-01: Crawlspace Construction for Buildings Located in Special Flood Hazard Areas*.

The decision whether or not to allow below-grade crawlspace construction will be left to each community. Communities should review applicable state laws, regulations, and building codes, and consult with their State NFIP Coordinator to determine whether below-grade crawlspace construction is permitted in their state. Communities that choose to allow below-grade crawlspace construction will be required to amend their

floodplain management ordinance to include the provisions outlined in the following sections on below-grade crawlspace construction. Please note that communities that choose to amend their ordinance to allow for below-grade crawlspaces in response to this interim guidance may also be required at some later date to amend their ordinance if FEMA adopts revised regulations that differ from the interim guidance.

**Note:** Any building utility systems within the crawlspace must be elevated above the BFE or designed so that floodwaters cannot enter or accumulate within system components during flood conditions. Ductwork, in particular, must either be placed above the BFE or sealed to prevent the entry of floodwaters. FEMA 348, *Protecting Building Utilities from Flood Damage*, provides detailed guidance on designing and constructing flood-resistant utility systems.

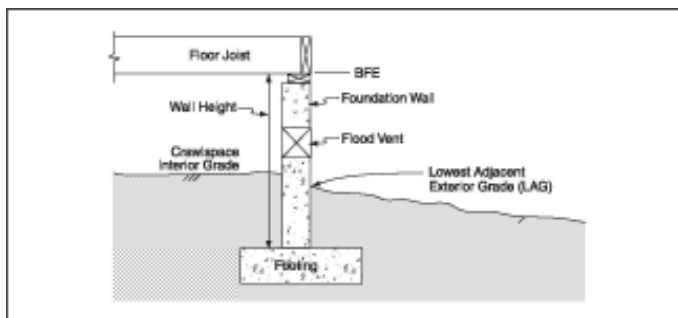


Figure 1 Preferred crawlspace construction.

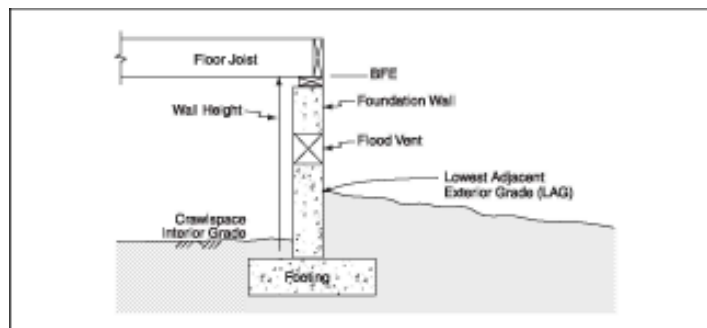


Figure 2 Below-grade crawlspace construction.

**Caution:** Buildings that have below-grade crawlspaces will have higher flood insurance premiums than buildings that have the preferred crawlspace construction, with the interior elevation at or above the lowest adjacent exterior grade (LAG).

# The NFIP Welcomes Dover as Idaho's Newest Participating Community

Kate Eiriksson

The National Flood Insurance Program and the State of Idaho are pleased to announce that Dover, Idaho has become the state's newest participating NFIP community. Dover is a small town in Bonner County. The community is three miles from Sandpoint and the Schweitzer Mountain ski area, and sits on the northern shores of Lake Pend'Oreille.

## Idaho's NFIP Success Makes Fiscal 2006 Report

Kate Eiriksson

The Office of Management and Budget (OMB) is the federal office charged with assisting the President in overseeing the preparation of the federal budget and supervising its administration. The OMB evaluates the effectiveness of agency programs, policies, and procedures, among other duties. ([www.whitehouse.gov/omb](http://www.whitehouse.gov/omb)) In the Fiscal Year 2006 Report, the OMB updated the National Flood Insurance Program's progress. While detailing the strategies to increase the number of flood insurance policies in force, the OMB singled out Idaho as a successful in-land state with significant growth based on greater awareness of the need for flood insurance protection. Idaho managed to increase policy holdings by 24%, or 1,357 actual insurance policies.

This national recognition is partly due to the hard work of local government officials and floodplain administrators, Idaho Department of Water Resources Floodplain Management Staff, and FEMA Region 10. While there is still more work to be done, we are certainly on the right track. Congratulations to everyone involved!

As a requirement for admission to the NFIP, Dover has agreed to "adopt and enforce minimum floodplain management standards for participation. FEMA works closely with State and local officials to identify flood hazard areas and flood risks. The floodplain management requirements within the special flood hazard area are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events." (*Answers to Questions About the NFIP*, 25) In exchange for adopting and enforcing a Flood Damage Prevention Ordinance, federally backed flood insurance is made available to property owners throughout Dover.

Again, we welcome Dover to the National Flood Insurance Program and look forward to working with the local officials to improve flood hazard risks in the community.

## Floodplain Coordinator Named

Mary McGown has been appointed State Floodplain Coordinator at the Idaho Department of Water Resources. She has worked as a Water Resources Planner at the Department for the past five years and has 20 years of experience in environmental planning and landscape architecture. She holds an undergraduate degree in biology, a master's degree in landscape architecture and a doctorate in forestry, wildlife and range sciences. "I am looking forward to getting my feet wet in this position – figuratively," says Mary.